

Information to identify the case:

| | | | |
|--------------------------------------------------------------|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | <u>Faith J Bennett Smith</u> | Social Security number or ITIN | xxx-xx-2526 |
| | First Name Middle Name Last Name | EIN | __-_____- |
| Debtor 2 | | Social Security number or ITIN | _____ |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-_____- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 12-11892-VFP | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Faith J Bennett Smith

7/26/16

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Faith J Bennett Smith
 Debtor

Case No. 12-11892-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Jul 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2016.

db +Faith J Bennett Smith, 357 N Arlington Ave, East Orange, NJ 07017-3921
 aty +John W. Ferraro, Bruno and Ferraro, 301 Route 17 North, Suite 211,
 Rutherford, NJ 07070-2585
 cr +BAYVIEW LOAN SERVICING, LLC, M&T Bank, PO Box 840, Buffalo, NY 14240-0840
 512805365 +Alstate Insurance, PO Box 5156, Boston, MA 02206-5156
 512716204 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Home Depot Credit Service, Attn. Acct 1172, Processing Center,
 Des Moines, IA 50364)
 512716200 +Robert Mallory Jr., Attn. Dkt. UNNL 3664 10, Anise Anise Law Office,
 2974 Kennedy Boulevard, Jersey City, NJ 07306-3822
 512716205 +Rubin and Raine of NJ LLC, PO Box 660, Eatontown, NJ 07724-0660
 513025121 +SunTrust Mortgage Inc, Bankruptcy Department RVW 3034, P O Box 27767,
 Richmond VA 23261-7767

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jul 26 2016 22:14:11 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 26 2016 22:14:09 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514517745 E-mail/Text: camanagement@mtb.com Jul 26 2016 22:14:01 Bayview Loan Servicing, LLC,
 c/o M&T BANK, PO Box 840, BUFFALO, NY 14240-0840, Bayview Loan Servicing, LLC,
 c/o M&T BANK
 514517744 E-mail/Text: camanagement@mtb.com Jul 26 2016 22:14:01 Bayview Loan Servicing, LLC,
 c/o M&T BANK, PO Box 840, BUFFALO, NY 14240-0840
 512716207 +EDI: CCS.COM Jul 26 2016 21:58:00 CCS Commercial, Payment Processing Center,
 PO Box 55156, Boston, MA 02205-5156
 512716203 +EDI: CAPITALONE.COM Jul 26 2016 21:58:00 Capital One Bank USA NA, Attn. Acct. 9141,
 PO Box 30285, Salt Lake City, UT 84130-0285
 512716201 +EDI: CCS.COM Jul 26 2016 21:58:00 Credit Collection Services, Attn. File xx xxxx 11948,
 Two Wells Avenue, Newton, MA 02459-3246
 512955024 +EDI: OPHSUBSID.COM Jul 26 2016 21:58:00 OAK HARBOR CAPITAL IV, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 512978025 EDI: PRA.COM Jul 26 2016 21:58:00 Portfolio Recovery Associates, LLC, c/o Thd,
 POB 41067, Norfolk VA 23541
 512716206 +EDI: STF1.COM Jul 26 2016 21:58:00 Suntrust Mortgage, Inc., PO Box 26149,
 Richmond, VA 23260-6149
 512716202 +EDI: WFFC.COM Jul 26 2016 21:58:00 Wells Fargo Auto Finance, Attn. xx xxx 9001,
 PO Box 29704, Phoenix, AZ 85038-9704
 512779836 EDI: WFFC.COM Jul 26 2016 21:58:00 Wells Fargo Financial,
 13675 Technology Dr Bldg C 2nd Flr, Eden Prairie, MN 55344-2252

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

512805364 ##+MM Bail Bonds, 66 Essex Street, Hackensack, NJ 07601-4048

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2016

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 20

Date Rcvd: Jul 26, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2016 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bnicholas@kmlawgroup.com
Frances Gambardella on behalf of Creditor BAYVIEW LOAN SERVICING, LLC
bankruptcynotice@zuckergoldberg.com
Joel A. Ackerman on behalf of Creditor Suntrust Mortgage, Inc.
bankruptcynotice@zuckergoldberg.com
Joshua I. Goldman on behalf of Creditor Bayview Loan Servicing, LLC jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Novlet M Lawrence on behalf of Debtor Faith J Bennett Smith lawrencenovlet@gmail.com

TOTAL: 6